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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/044,289	01/11/2002	Jeremy N. Sokolic	CE1-007US	6852
29150	7590	06/05/2006	EXAMINER	
LEE & HAYES, PLLC 421 W. RIVERSIDE AVE, STE 500 SPOKANE, WA 99201			REVAK, CHRISTOPHER A	
			ART UNIT	PAPER NUMBER
			2131	

DATE MAILED: 06/05/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	10/044,289	SOKOLIC ET AL.	
	Examiner	Art Unit	
	Christopher A. Revak	2131	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 06 March 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-8,10,11 and 13-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-8,10,11 and 13-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 1/11/02 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Arguments

1. Applicant's arguments with respect to claims 1-8,10,11, and 13-23 have been considered but are moot in view of the new grounds of rejection.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-8,10,11, and 13-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jerger et al, U.S. Patent 6,473,800 in view of Starr, U.S. Patent 6,606,606.

As per claims 1,15,16, and 19, Jerger et al teaches of a method and of a computer readable medium comprising computer instructions executable by a processor to present a user with a plurality of modes of operation (col. 3, lines 5-8 & 55-59 and col. 71, lines 63-65). The plurality of modes of operation define different trust options for handling sensitive data associated with the user (col. 4, lines 19-23). A user selects one of the plurality of modes of operation and handles sensitive data associated with the user in accordance with the selected mode of operation (col. 3, line 63 through col. 4, line 12). The teachings of Jerger et al disclose of identifying and associating a

user account with the selected mode of operation (col. 3, line 63 through col. 4, line 12) and that of providing web services across that Internet that is provided through a web site (col. 10, lines 23-41), however the teachings of Jerger are silent in disclosing of the use of financial accounts associated with the user. It is taught by Starr of using different financial accounts with differing privileges (modes of operation) associated with users, the financial accounts are accessible across the Internet (col. 2, lines 51-57; col. 4, lines 55-57; and col. 5, lines 58-63). It would have been obvious to a person of ordinary skill in the art at the time of the invention to have provided financial accounts accessible across the Internet by users. The teachings of Starr recite of motivational benefits by disclosing of the need for small business owners to grant or restrict access to company accounts more easily (col. 2, lines 46-49). It is obvious that the teachings of Jerger would have found the teachings of Starr beneficial in that centralized control of user financial accounts would be more easily managed.

As per claims 2 and 20, it is disclosed by Jerger et al that the plurality of modes include a low trust option for handling sensitive data associated with the user, the low trust option configured to retrieve sensitive data from the user each time the user requests a service requiring the sensitive data (col. 4, lines 4-7 and col. 18, lines 40-42).

As per claims 3 and 21, Jerger et al teaches that the low trust option does not persistently stored sensitive data after the requested service requiring the sensitive data being completed (col. 4, lines 4-7 and col. 18, lines 40-47).

As per claims 4 and 22, Jerger et al discloses that the plurality of modes include a high trust option for handling sensitive data from the user and stored the sensitive

data in an encrypted format for future use (col. 4, lines 4-7 & 12-26; col. 18, lines 40-45; and col. 28, lines 55-63).

As per claim 5, it is taught by Jerger et al that the plurality of modes include a high trust option for handling sensitive data associated with the user, the high trust option configured to retrieve sensitive data from the user, encode the sensitive data using two-way encryption and stored the encrypted sensitive data (col. 4, lines 4-7 & 12-26; col. 18, lines 40-45; and col. 28, lines 55-63).

As per claims 6 and 23, it is disclosed by Jerger et al that the plurality of modes include a moderate trust option for handling sensitive data associated with the user, the moderate trust option configured to retrieve sensitive data from the user and store the sensitive data in an encrypted format using a password known only to the user (col. 4, lines 4-7; col. 19, lines 42-45; and col. 28, lines 55-63).

As per claim 7, Jerger et al teaches that the plurality of modes include a moderate trust option for handling sensitive data associated with the user, the moderate trust option configured to retrieve sensitive data from the user, encode the sensitive data using a one-way encryption technique and store the encrypted sensitive data (col. 4, lines 4-7 and col. 28, lines 55-63).

As per claims 8 and 13, Jerger et al discloses of assigning a default mode of operation is the user does not select a valid mode of operation (col. 3, lines 63-65).

As per claims 10 and 14, Jerger et al discloses of a method and of a computer readable medium comprising computer instructions executable by a processor for presenting a user with a low trust mode of operation, wherein the low trust mode of

operation retrieves sensitive data from the user each time the user requests a service requiring the sensitive data (col. 3, lines 5-8 & 55-59; col. 4, lines 4-7; and col. 18, lines 40-42; and col. 71, lines 63-65). The user is presented with a high trust mode of operation wherein the high trust mode of operation stores sensitive data received from the user in an encrypted format (col. 4, lines 4-7 & 12-26; col. 18, lines 40-45; and col. 28, lines 55-63). A selection is received from the user indicating one of the two modes of operation and handling sensitive data associated with the user in accordance with the selected mode of operation (col. 3, line 63 through col. 4, line 12).

As per claim 11, Jerger et al teaches of presenting the user with a moderate mode of operation, wherein the moderate trust mode of operation stores sensitive data from the user in an encrypted format using a password known only to the user, and receiving a selection from the user includes a selection indicating one of the three modes of operation (col. 3, line 63 through col. 4, line 12; col. 19, lines 42-45; and col. 28, lines 55-63).

As per claims 17 and 18, Jerger et al discloses of a method and of a computer readable medium comprising computer instructions executable by a processor for presenting a user with a moderate trust mode of operation, wherein the trust mode of operation stores sensitive data from the user in an encrypted format using a password known to the user (col. 3, lines 5-8; col. 3, line 63 through col. 4, line 12; col. 19, lines 42-45; col. 28, lines 55-63; and col. 71, lines 63-65). The user is presented with a low trust mode of operation, wherein the low trust mode of operation retrieves sensitive data from the user each time the user requests a service requiring the sensitive data (col. 3, lines

5-8 & 55-59; col. 4, lines 4-7; and col. 18, lines 40-42; and col. 71, lines 63-65). A selection is received from the user indicating one of the two modes of operation and handling sensitive data associated with the user in accordance with the selected mode of operation (col. 3, line 63 through col. 4, line 12).

Conclusion

4. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Christopher A. Revak whose telephone number is 571-272-3794. The examiner can normally be reached on Monday-Friday, 6:30am-3:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ayaz Sheikh can be reached on 571-272-3795. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

CR
CR
May 30, 2006

CHRISTOPHER REVAK
PRIMARY EXAMINER

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5/30/06